

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS WACO DIVISION		Voluntary Petition																							
Name of Debtor (if individual, enter Last, First, Middle): Young, Andre Lazar		Name of Joint Debtor (Spouse) (Last, First, Middle): Young, Debbie Lagail																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): fka Debbie Walton; fka Debbie Butler																							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-5737		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1250																							
Street Address of Debtor (No. and Street, City, and State): 8703 Starview St. Temple, TX		Street Address of Joint Debtor (No. and Street, City, and State): 8703 Starview St. Temple, TX																							
		ZIP CODE 76502																							
County of Residence or of the Principal Place of Business: Bell		County of Residence or of the Principal Place of Business: Bell																							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																							
		ZIP CODE																							
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE																							
Type of Debtor (Form of Organization) (Check one box.)		Nature of Business (Check one box.)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)																					
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13																					
<input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
				Nature of Debts (Check one box.)																					
				<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."																					
Filing Fee (Check one box.)				<input type="checkbox"/> Debts are primarily business debts.																					
<input checked="" type="checkbox"/> Full Filing Fee attached.				Chapter 11 Debtors																					
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				<input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).																					
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																					
				Check if:																					
				<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.																					
				Check all applicable boxes:																					
				<input type="checkbox"/> A plan is being filed with this petition.																					
				<input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
Statistical/Administrative Information																									
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																									
THIS SPACE IS FOR COURT USE ONLY																									
Estimated Number of Creditors																									
<table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>						<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
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Estimated Assets																									
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
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Estimated Liabilities																									
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B1 (Official Form 1) (1/08)

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Andre Lazar Young Debbie Lagail Young
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: Waco, TX	Case Number: 08-60581	Date Filed: 6/5/2008
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <u>/s/ Glynn Beaty</u> 07/07/2009 <u>Glynn Beaty</u> Date
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box.)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1) (1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Andre LazarYoung
Debbie Lagail Young****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Andre LazarYoung**Andre LazarYoung****X** /s/ Debbie Lagail Young**Debbie Lagail Young**

Telephone Number (If not represented by attorney)

07/07/2009

Date

Signature of Attorney***X** /s/ Glynn Beaty**Glynn Beaty**Bar No. **24026787****James C. Herring & Associates****6801 Sanger Avenue, Ste 190****Waco, TX 76710**Phone No. **(254) 399-9977**Fax No. **(254) 399-9909**07/07/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08) **UNITED STATES BANKRUPTCY COURT**
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Andre Lazar Young**
Debbie Lagail Young

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre LazarYoung
Debbie Lagail Young**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Andre LazarYoung
Andre LazarYoung

Date: 07/07/2009

B 1D (Official Form 1, Exhibit D) (12/08) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young
Debbie Lagail Young**

Case No. _____
(if known)

Debtor(s)

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1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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B 1D (Official Form 1, Exhibit D) (12/08) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young
Debbie Lagail Young**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

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- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Debbie Lagail Young
Debbie Lagail Young

Date: 07/07/2009

B6A (Official Form 6A) (12/07)

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
8703 Starview St. 4BD/2.5BA Temple, TX 76502	Conventional Real Estate	C	\$210,000.00	\$210,350.64

Total: \$210,000.00
(Report also on Summary of Schedules)

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Texas Partners FCU Saving Ending 4002	C	\$400.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Govt. Employees FCU Checking Ending 0325	C	\$1,143.63
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Living Room Suite	C	\$900.00
4. Household goods and furnishings, including audio, video and computer equipment.		5 Televisions	C	\$1,500.00
		2 Stereos	C	\$200.00
		4 DVD Players	C	\$150.00
		CD Player	C	\$75.00
		3 Coffee Tables	C	\$500.00
		6 End Tables	C	\$300.00
		5 Lamps	C	\$125.00
		5 Computers	C	\$1,500.00
		2 Tables & 10 Chairs	C	\$1,700.00
		Stove	C	\$575.00
		Dishwasher	C	\$275.00
		Microwave	C	\$500.00

B6B (Official Form 6B) (12/07) -- Cont.

In re Andre LazarYoung
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Refrigerator	C	\$1,200.00
		Freezer	C	\$140.00
		Dresser	C	\$200.00
		2 Armoires	C	\$375.00
		5 Nightstands	C	\$250.00
		4 Mirrors	C	\$200.00
		4 Beds	C	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		10 Pictures	C	\$100.00
		40 Figurines	C	\$100.00
		Videos, CDs, Tapes & DVDs	C	\$1,500.00
6. Wearing apparel.		Clothing & Shoes	C	\$200.00
7. Furs and jewelry.		Jewelry	C	\$1,410.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		Government Bond	C	\$1,000.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Andre LazarYoung
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Honda Civic	C	\$23,250.00
		2007 Honda Accord	C	\$17,150.00

B6B (Official Form 6B) (12/07) -- Cont.

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X	2004 Chevrolet Trailblazer	C	\$10,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total > \$68,418.63

B6C (Official Form 6C) (12/07)

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$136,875.

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
8703 Starview St. 4BD/2.5BA Temple, TX 76502	11 U.S.C. § 522(d)(1)	\$0.00	\$210,000.00
Texas Partners FCU Saving Ending 4002	11 U.S.C. § 522(d)(5)	\$400.00	\$400.00
Govt. Employees FCU Checking Ending 0325	11 U.S.C. § 522(d)(5)	\$1,143.63	\$1,143.63
Living Room Suite	11 U.S.C. § 522(d)(3)	\$460.43	\$900.00
5 Televisions	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$975.00	\$1,500.00
2 Stereos	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
4 DVD Players	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
CD Player	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
3 Coffee Tables	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
6 End Tables	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
5 Lamps	11 U.S.C. § 522(d)(3)	\$125.00	\$125.00
5 Computers	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$975.00	\$1,500.00
2 Tables & 10 Chairs	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$1,175.00	\$1,700.00
		\$8,054.06	\$218,493.63

B6C (Official Form 6C) (12/07) -- Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Stove	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$50.00	\$575.00
Dishwasher	11 U.S.C. § 522(d)(3)	\$275.00	\$275.00
Microwave	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Refrigerator	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$675.00	\$1,200.00
Freezer	11 U.S.C. § 522(d)(3)	\$140.00	\$140.00
Dresser	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
2 Armoires	11 U.S.C. § 522(d)(3)	\$375.00	\$375.00
5 Nightstands	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
4 Mirrors	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
4 Beds	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$975.00	\$1,500.00
10 Pictures	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
40 Figurines	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Videos, CDs, Tapes & DVDs	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$525.00 \$975.00	\$1,500.00
Clothing & Shoes	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Jewelry	11 U.S.C. § 522(d)(4)	\$1,410.00	\$1,410.00
Government Bond	11 U.S.C. § 522(d)(5)	\$1,000.00	\$1,000.00
2008 Honda Civic	11 U.S.C. § 522(d)(2)	\$0.00	\$23,250.00
		\$17,579.06	\$251,268.63

In re Andre Lazar Young
Debbie Lagail Young

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2007 Honda Accord	11 U.S.C. § 522(d)(2)	\$0.00	\$17,150.00
2004 Chevrolet Trailblazer	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$0.00 \$0.00	\$10,000.00

B6D (Official Form 6D) (12/07)

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxx2283		DATE INCURRED: 08/2006 NATURE OF LIEN: Mortgage COLLATERAL: 8703 Starview St. Temple, TX 76502 REMARKS: Direct Pay				\$171,191.80	
American Home Mortgage Servicing Inc. PO Box 631730 Irving, TX 75063-1730	C	VALUE: \$210,000.00					
ACCT #: xxxxxxxxx2275		DATE INCURRED: 08/2006 NATURE OF LIEN: Mortgage COLLATERAL: 8703 Starview St. Temple, TX 76502 REMARKS: Direct Pay				\$39,158.84	\$350.64
American Home Mortgage Servicing Inc. PO Box 631730 Irving, TX 75063-1730	C	VALUE: \$210,000.00					
ACCT #: xxxxxxxxx2283		DATE INCURRED: Various NATURE OF LIEN: Mortgage COLLATERAL: 8703 Starview St. Temple, TX 76502 REMARKS:				\$9,777.09	
American Home Mortgage Servicing Inc. PO Box 631730 Irving, TX 75063-1730	C	VALUE: \$9,777.09					
ACCT #: xxxxxxxxx2275		DATE INCURRED: Various NATURE OF LIEN: Mortgage COLLATERAL: 8703 Starview St. Temple, TX 76502 REMARKS:				\$2,826.31	
American Home Mortgage Servicing Inc. PO Box 631730 Irving, TX 75063-1730	C	VALUE: \$2,826.31					
Subtotal (Total of this Page) > Total (Use only on last page) >						\$222,954.04	\$350.64

2 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxx2283		DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 8703 Starview St. Temple, TX 76502 REMARKS:				\$9,286.94	
American Home Mortgage Servicing Inc. PO Box 631730 Irving, TX 75063-1730	C	VALUE: \$9,286.94					
ACCT #: xxxxxxxxx2283		DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 8703 Starview St. Temple, TX 76502 REMARKS:				\$2,128.88	
American Home Mortgage Servicing Inc. PO Box 631730 Irving, TX 75063-1730	C	VALUE: \$2,128.88					
ACCT #: xxxx1262		DATE INCURRED: 09/2006 NATURE OF LIEN: Automobile COLLATERAL: 2007 Honda Accord REMARKS:				\$26,795.65	\$9,645.65
American Honda Finance PO Box 168088 Irving, TX 75016	C	VALUE: \$17,150.00					
ACCT #: xxiosus		DATE INCURRED: 2006-2008 NATURE OF LIEN: Taxes COLLATERAL: 8706 Starview St. Temple, TX 76502 REMARKS: included in mortgage				\$0.00	
Bell County Tax A/C PO Box 390 Belton, TX 76513-0390	C	VALUE: \$210,000.00					

Sheet no. 1 of 2 continuation sheets attached
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >
Total (Use only on last page) >

\$38,211.47 \$9,645.65

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xx4687		DATE INCURRED: 04/19/2004 NATURE OF LIEN: Automobile COLLATERAL: 2004 Chevrolet Trailblazer REMARKS:				\$13,142.79	\$3,142.79
Bk Of Amer 1422 East Grayson San Antonio, TX 78208	C	VALUE: \$10,000.00					
ACCT #: xxxxxxxxxxxxxxxx1001		DATE INCURRED: 10/2007 NATURE OF LIEN: Purchase Money COLLATERAL: 2008 Honda Civic REMARKS:				\$26,596.53	\$3,346.53
Capital One Auto Finance PO Box 201347 Arlington, TX 76006	C	VALUE: \$23,250.00					
ACCT #: xxxxxxxxxxxxxxxx6711		DATE INCURRED: 08/2006 NATURE OF LIEN: Installment Sales Contract COLLATERAL: Living Room Suite REMARKS:				\$439.57	
Lacks 2391 Ne Loop Suite 201 San Antonio, TX 78217	C	VALUE: \$900.00					

Sheet no. 2 of 2 continuation sheets attached
to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >	\$40,178.89	\$6,489.32
Total (Use only on last page) >	\$301,344.40	\$16,485.61

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (12/07)

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Administrative allowances under 11 U.S.C. Sec. 330
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
James C. Herring & Associates 6801 Sanger Ave., Ste. 190 Waco, Texas 76710	C	DATE INCURRED: 05/30/2008 CONSIDERATION: Attorney Fees REMARKS:				\$2,700.00	\$2,700.00	\$0.00

Sheet no. 1 of 1 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

\$2,700.00 \$2,700.00 \$0.00

Total >

\$2,700.00

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

\$2,700.00 \$2,700.00 \$0.00

B6F (Official Form 6F) (12/07)

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxx5062 AAFES/MIL STAR/EXCHANGE P O Box 740933 Dallas,Tx 75374	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	Various			\$3,117.87
ACCT #: xxxxxxxxxxxxxxxx6545 AAFES/MIL STAR/EXCHANGE P O Box 740933 Dallas,Tx 75374	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	Various			\$6,601.76
ACCT #: xxxx0633 ACS/Wachovia PO Box 22724 Long Beach, CA 90801-5724	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED	06/26/2006			\$21,998.02
ACCT #: Ascension Capital Group PO Box 201347 Arlington, TX 76006	C	DATE INCURRED: CONSIDERATION: Notice of Appearance REMARKS:				Notice Only
ACCT #: xxxxxx0959 Bank of America Military Bank Fort Sam Houston Banking Center 1422 East Grayson Box 8000 San Antonio, TX 78208	C	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:	Various			\$1.00
ACCT #: xxx0077 Capella University PO Box 1450 Minneapolis, MN 55485	C	DATE INCURRED: CONSIDERATION: Unsecured REMARKS:	Various			\$1.00
Subtotal >						\$31,719.65
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxios		DATE INCURRED: CONSIDERATION: Pay Day Loan REMARKS:				\$1.00
Cash Net USA 200 W. Jackson BLvd 14th FLoor Chicago, IL 60606-6941	C					
ACCT #: xxxios		DATE INCURRED: CONSIDERATION: Unsecured REMARKS:				\$1.00
Cash Transfer Centers dba Northway Credit PO Box 10726 Wilmington, DE 19803	C					
ACCT #: xx6533		DATE INCURRED: CONSIDERATION: Note Loan REMARKS:	12/2006			\$2,567.68
CashCall Inc MS 550 PO Box 91121 Seattle, WA 98111-9221	C					
ACCT #: xxx6827		DATE INCURRED: CONSIDERATION: SPARKLETT'S WATER REMARKS:	Various			\$1.00
CBA Collections PO Box 5013 Hayward, CA 94540-5013	C					
ACCT #: xxxxxxxxxxxx3009		DATE INCURRED: CONSIDERATION: Curcuit City REMARKS:	12/2000			\$1,608.61
CHASE BANK USA , N.A. PO BOX 100018 KENNESAW, GA 30156-9104	C					
ACCT #: xxxxx0500		DATE INCURRED: CONSIDERATION: Collection Attorney REMARKS:	08/2002			\$1.00
Credit Protect Assoc. PO Box 802068 Dallas, TX 75380	C					
Sheet no. <u>1</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$4,180.29
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx6120 Direct Charge P O Box 740933 Dallas,Tx 75374	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	Various			\$271.72
ACCT #: 9489 Discover PO Box 30395 Salt Lake City, UT 84130	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	Various			\$1.00
ACCT #: xxxxxxxx3076 Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	09/2000			\$3,492.91
ACCT #: xxxxxxxx0220 eCAST Settlement Corp Transferee of Capital One PO Box 35480 Newark, NJ 07193-5480	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	11/2004			\$616.08
ACCT #: xxxxxxxx1000 eCAST Settlement Corp Transferee of Chase PO Box 35480 Newark, NJ 07193-5480	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	06/2001			\$2,417.92
ACCT #: xxxxxxxx5078 eCAST Settlement Corp Transferee of GE Money Bank PO Box 35480 Newark, NJ 07193-5480	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	04/2004			\$462.70
Sheet no. <u>2</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$7,262.33
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: eCAST Settlement Corporation assignee of GE Money Bank/JC Penney Consumer POB 35480 Newark NJ 07193-5480	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$584.99
ACCT #: xxxx3974 ECMC 7325 Beaufont Springs, Ste. 200 Richmond, VA 23225	C	DATE INCURRED: CONSIDERATION: Student Loan REMARKS: DEFERRED				\$47,648.47
ACCT #: xxxx5060 ECMC 7325 Beaufont Springs, Ste. 200 Richmond, VA 23225	C	DATE INCURRED: CONSIDERATION: Student Loan REMARKS: DEFERRED				\$8,500.00
ACCT #: xxxxxxxxxxxx0002 ECMC 7325 Beaufont Springs, Ste. 200 Richmond, VA 23225	C	DATE INCURRED: CONSIDERATION: Student Loan REMARKS: DEFERRED poc okay mek				\$40,467.38
ACCT #: xxxxx07N1 Federal Credit Corp Po Box 599 Colleyville, TX 76034	C	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$161.43
ACCT #: xxxx5694 First Bank of Delaware 1000 Rocky Run Parkway Wilmington, DE. 19803	C	DATE INCURRED: CONSIDERATION: Unsecured REMARKS:	Various			\$1.00
Sheet no. <u>3</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$97,363.27
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx2256		DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$1.00
GC Services Attn: Bankruptcy 6330 Gulfton Houston, TX 77081	C					
ACCT #: xxxxxxxx0392		DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1.00
HSBC ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197	C					
ACCT #: xxxx0084		DATE INCURRED: CONSIDERATION: Automobile REMARKS:	07/2001			\$1.00
HSBC Auto Finance Bankruptcy Notices PO Box 17909 San Diego, CA 92177	C					
ACCT #: xxxxxxxxxxxx8587		DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	03/2001			\$1.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	C					
ACCT #: xxxxxxxxxxxx7586		DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	03/2001			\$1.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	C					
ACCT #: xx9569		DATE INCURRED: CONSIDERATION: Charge Account REMARKS:	09/11/2006			\$1.00
JC Penney Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076	C					
Sheet no. <u>4</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$6.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx9073 Jefferson Capital Systems LLC PO BOX 7999 SAINT CLOUD MN 56302-9617	C	DATE INCURRED: 12/2006 CONSIDERATION: Imagine Mastercard REMARKS:				\$759.55
ACCT #: June A. Mann Mann & Stevens, P.C. 550 Westcott Street, Suite 560 Houston, TX 77007	C	DATE INCURRED: CONSIDERATION: Notice of Appearance REMARKS:				Notice Only
ACCT #: xx2296 Loan Point PO Box 148 Mission, KS 66201	C	DATE INCURRED: Various CONSIDERATION: Pay Day Loan REMARKS:				\$1.00
ACCT #: xx2296 Loan Point USA PO Box 148 Mission, KS 66201	C	DATE INCURRED: Various CONSIDERATION: Unsecured REMARKS:				\$1.00
ACCT #: xx8567 Loan Shop Online LTs Management Services 2207 Concord Pike #505 Wilmington, DE 19803	C	DATE INCURRED: Various CONSIDERATION: Pay Day Loan REMARKS:				\$1.00
ACCT #: xxxxxxxx3650 LTD Financial Service 7322 SW Frwy #1600 Houston, TX 77074	C	DATE INCURRED: Various CONSIDERATION: AVON REMARKS:				\$1.00
Sheet no. <u>5</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$763.55
			Total >			
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR CO-MINUTY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: McCreary, Veselka, Bragg & Allen, P.C. Lee Gordon P. O. Box 1269 Round Rock, TX 78680	C	DATE INCURRED: CONSIDERATION: Notice of Appearance REMARKS:				Notice Only
ACCT #: xxxxxxxx9283 Medical Data Systems I Attn: Bankruptcy 2001 9th Ave Ste 312 Vero Beach, FL 32960	C	DATE INCURRED: 11/2007 CONSIDERATION: Collection Attorney REMARKS:				\$1.00
ACCT #: xxxxxxxx0486 Mil Star Attention: Bankruptcy PO Box 650062 Dallas, TX 75236	C	DATE INCURRED: 02/01/1993 CONSIDERATION: Charge Account REMARKS:				\$1.00
ACCT #: xxxxxxxx0178 Mil Star Attention: Bankruptcy PO Box 650062 Dallas, TX 75236	C	DATE INCURRED: 02/05/1993 CONSIDERATION: Charge Account REMARKS:				\$1.00
ACCT #: xxxxxxxxxxxxx6545 Mil Star Attention: Bankruptcy PO Box 650062 Dallas, TX 75236	C	DATE INCURRED: 06/29/1993 CONSIDERATION: Charge Account REMARKS:				\$1.00
ACCT #: xxx3657 MILITARY ACCEPTANCE CORPORATION PO BOX 10338 KANSAS CITY, MO 64111-0338	C	DATE INCURRED: 01/2007 CONSIDERATION: Unsecured REMARKS:				\$1,216.13
Sheet no. <u>6</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$1,220.13
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: MILITARY ACCEPTANCE CORPORATION PO BOX 10338 KANSAS CITY, MO 64111-0338	C	DATE INCURRED: CONSIDERATION: Unsecured REMARKS:				\$708.94
ACCT #: xxxxx3980 My Cash Now 2533 North Carson Ste 5020 Carson City, NV 89706-0147	C	DATE INCURRED: CONSIDERATION: Various Pay Day Loan REMARKS:				\$1.00
ACCT #: xxxx3874 Nelnet for College Access Network College Access Network 999 18th Street, Suite 425 Denver, CO 80202	C	DATE INCURRED: CONSIDERATION: 12/2005 Note Loan REMARKS: DEFERRED creditor combined claims				\$0.00
ACCT #: xxxxxxxx/xx9769 New World MEdia 6245 Howard Street Niles, IL 60714	C	DATE INCURRED: CONSIDERATION: Various Unsecured REMARKS:				\$1.00
ACCT #: xxx3944 OSI P.O. Box 968 Brookfield, WI 53008	C	DATE INCURRED: CONSIDERATION: Various AAFEES REMARKS:				\$1.00
ACCT #: xxxxxxxx0337 OSI Recovery Solutions PO Box 8902 Westbury, NY 11590-8902	C	DATE INCURRED: CONSIDERATION: Various Gevalia C0ffee REMARKS:				\$1.00
Sheet no. <u>7</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$712.94
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx8882		DATE INCURRED: CONSIDERATION: Pay Day Loan REMARKS:				\$1.00
Pay check today MTE Financial Services 38 E Ridgewood Ave #395 Ridgewood, NJ 07450	C					
ACCT #: xxx6871		DATE INCURRED: CONSIDERATION: Veterans Administration Real Estate Mortgage REMARKS:				\$1.00
Prin Res Mtg Attn: Bankruptcy Des Moines, IA 50392	C					
ACCT #: xxxious		DATE INCURRED: CONSIDERATION: Fitness Quest REMARKS:				\$1.00
Quest Direct 1400 Raff Rd. SW Canton, OH 44750	C					
ACCT #: xxxx-xxxx-xxxx-5275		DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,172.43
Roundup Funding LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	C					
ACCT #: xxxxxxxxxxxx3350		DATE INCURRED: CONSIDERATION: Broken Membership REMARKS:				\$563.86
Sage Meadows c/o Real Manage 12335 Hymeadow Drive Austin, TX 78750	C					
ACCT #: xxxxxxxxxxxxxxxxxxxx0310		DATE INCURRED: CONSIDERATION: SPRINT REMARKS:				\$2,224.14
Sprint Nextel Correspondence Attn Bankruptcy Dept PO Box 7949 Overland Park KS 66207-0949	C					
Sheet no. <u>8</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$4,963.43
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx2299 United Cash Loans 3531 P St. N W PO Box 111 Miami, OK 74355	C	DATE INCURRED: CONSIDERATION: Unsecured REMARKS:				\$1.00
ACCT #: xxxxxxxx5882 USAA FEDERAL SAVINGS BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,157.80
ACCT #: xxxxxxxx/xxxx949-1 USAA Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	C	DATE INCURRED: CONSIDERATION: Bank Overdraft REMARKS:				\$1.00
ACCT #: xxxxxxxx0097 Valley Cred Pob 2162 Hagerstown, MD 21742	C	DATE INCURRED: CONSIDERATION: ARMY AIR FORCE MUTUAL AID AS REMARKS:				\$1.00
ACCT #: xxxxxxxx-0001 Verizon Wireless POB 3397 Bloomington, IL 61701	C	DATE INCURRED: CONSIDERATION: Utilities REMARKS:				\$2,281.11
ACCT #: xxxx5072 Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED				\$10,000.00
Sheet no. <u>9</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$15,441.91
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx3305 Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED				\$5,584.00
ACCT #: xxxx0561 Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED				\$7,149.00
ACCT #: xxxxxx7371 Wachovia/acs 501 Bleeker St Utica, NY 13501	C	DATE INCURRED: CONSIDERATION: Educational REMARKS:	05/2006			\$21,689.00
ACCT #:xxxxxxxxxx0003 Wells Fargo Ed Fin Svc 301 E 58th St N Sioux Falls, SD 57104	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED combined claims	07/2007			\$0.00
ACCT #:xxxxxxxxxxxx0004 Wells Fargo Ed Fin Svc 301 E 58th St N Sioux Falls, SD 57104	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED combined claims	07/2007			\$0.00
ACCT #:xxxxxxxxxxxx0001 Wells Fargo Ed Fin Svc 301 E 58th St N Sioux Falls, SD 57104	C	DATE INCURRED: CONSIDERATION: Educational REMARKS: DEFERRED combined claims	07/2006			\$0.00

Sheet no. 10 of 11 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > \$34,422.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #:		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
IRS-Special Procedures PO Box 21126 Philadelphia, PA 19114					

Sheet no. 11 of 11 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$0.00
Total >	\$198,055.50

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Andre Lazar Young**
Debbie Lagail Young

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
T-Mobile PO Box 790047 St. Louis, MO 63179	Service Contract \$149.50/Month Beginning: 6/2008 Contract to be ASSUMED
Verizon Wireless PO Box 660108 Dallas, TX 75266	Service Contract Terms: \$149.99/Month Beginning: 10/07 Contract to be REJECTED Contract is in DEFAULT

B6H (Official Form 6H) (12/07)

In re **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse		
	Relationship(s): Daughter Daughter Son	Age(s): 16 Years 13 Years 7 Years	Relationship(s): Age(s):
Employment:	Debtor	Spouse	
Occupation	Train Master	HR Specialist	
Name of Employer	BNSF	Department of Treasury	
How Long Employed	16 Years	15 Years	
Address of Employer	2100 Baker Blvd Temple, TX 76502	c/o Special Processing Branch PO Box 5558 Beckley, WV 25801	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,918.18	\$3,740.53
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$2,918.18	\$3,740.53
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$241.48	\$194.54
b. Social Security Tax	\$0.00	\$209.84
c. Medicare	\$42.32	\$90.15
d. Insurance	\$0.00	\$215.24
e. Union dues	\$0.00	\$0.00
f. Retirement Mandatory / Mandatory	\$294.72	\$216.95
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$578.52	\$926.72
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,339.66	\$2,813.81
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$1,509.70	\$0.00
13. Other monthly income (Specify):		
a. VA Disability / VA Disability	\$920.00	\$1,152.00
b. / Tax Refund	\$0.00	\$97.25
c. /	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$2,429.70	\$1,249.25
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$4,769.36	\$4,063.06
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$8,832.42	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

B6J (Official Form 6J) (12/07)

IN RE: Andre Lazar Young
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,341.97
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$275.00
b. Water and sewer	\$75.00
c. Telephone	\$59.99
d. Other: Cable/Internet	\$200.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$750.00
5. Clothing	\$125.00
6. Laundry and dry cleaning	\$70.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$510.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$125.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other: 2nd Mortgage	\$341.22
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other: House & Auto Insurance	\$208.00
d. Other: Day Care	\$180.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$375.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,836.18
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$8,832.42
b. Average monthly expenses from Line 18 above	\$4,836.18
c. Monthly net income (a. minus b.)	\$3,996.24

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre Lazar Young
Debbie Lagail Young**

CASE NO

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
School Lunches/Expenses	\$100.00
Work Lunches	\$150.00
Personal Care/Hygiene	\$125.00
Total >	\$375.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Andre LazarYoung**
Debbie Lagail Young

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$210,000.00		
B - Personal Property	Yes	5	\$68,418.63		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	3		\$301,344.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,700.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		\$198,055.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$8,832.42
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,836.18
TOTAL		31	\$278,418.63	\$502,099.90	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Andre LazarYoung**
Debbie Lagail Young

Case No.

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$163,035.87
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$163,035.87

State the following:

Average Income (from Schedule I, Line 16)	\$8,832.42
Average Expenses (from Schedule J, Line 18)	\$4,836.18
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$14,270.50

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$16,485.61
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,700.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$198,055.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$214,541.11

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Andre LazarYoung**
Debbie Lagail Young

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. 33

Date 07/07/2009

Signature /s/ Andre LazarYoung
Andre LazarYoung

Date 07/07/2009

Signature /s/ Debbie Lagail Young
Debbie Lagail Young

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young**
Debbie Lagail Young

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$35,605.00	Debtor Income From Employment YTD
\$25,875.20	Spouse Income From Employment YTD
\$99,403.00	Joint Income From Employment 2008
\$108,079.00	Joint Income From Employment 2007

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$18,473.00	Debtor Income from Retirement YTD
\$25,248.00	Debtor Income from Retirement 2008
\$15,797.00	Debtor Income from Retirement 2007
\$6,440.00	Debtor Income from VA 2009
\$8,064.00	Spouse Income from VA 2009
\$24,864.00 Est.	Joint Income from VA 2008
\$24,864.00 Est.	Joint Income from VA 2007

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young**
Debbie Lagail Young

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Aafes PO Box 65038 Dallas, TX 75265	04/11/08	\$1,168.00 Tax Refund

5. Repossessions, foreclosures and returns

None a. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None a. List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None a. List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young**
Debbie Lagail YoungCase No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
James C. Herring & Associates
6801 Sanger Ave., Ste. 190
Waco, Texas 76710

DATE OF PAYMENT,	AMOUNT OF MONEY OR DESCRIPTION
NAME OF PAYER IF	AND VALUE OF PROPERTY
OTHER THAN DEBTOR	
6/30/2009	\$300.00 + Filing Fees

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Compass Bank
1227 N. Valley Mills Dr.
Waco, TX 76710

TYPE OF ACCOUNT, LAST FOUR	DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Checking	Ending 1903 \$50.00	\$50.00 5/2009

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young**
Debbie Lagail Young

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
51538-4 Coushatta St. Ft. Hood, TX 76544	Andre & Debbie Young	01/04-08/06

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
Hope R. Lee
Maryland

Derrick Butler
Oklahoma

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young**
Debbie Lagail Young

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre Lazar Young**
Debbie Lagail Young

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Andre LazarYoung**
Debbie Lagail Young

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 07/07/2009

Signature /s/ Andre LazarYoung
of Debtor Andre LazarYoung

Date 07/07/2009

Signature /s/ Debbie Lagail Young
of Joint Debtor Debbie Lagail Young
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.

18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre Lazar Young**
Debbie Lagail Young

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre Lazar Young**
Debbie Lagail Young

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Glynn Beaty, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Glynn Beaty

Glynn Beaty, Attorney for Debtor(s)
Bar No.: 24026787
James C. Herring & Associates
6801 Sanger Avenue, Ste 190
Waco, TX 76710
Phone: (254) 399-9977
Fax: (254) 399-9909

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung**
Debbie Lagail Young

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Andre LazarYoung

Debbie Lagail Young

Printed Name(s) of Debtor(s)

Case No. (if known) _____

/s/ Andre LazarYoung

07/07/2009

Signature of Debtor

Date

/s/ Debbie Lagail Young

07/07/2009

Signature of Joint Debtor (if any)

Date

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Andre LazarYoung**
Debbie Lagail Young

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)

Amount paid:	\$300.00
Amount to be paid through the plan:	\$2,700.00
Amount to be paid outside the plan:	
Property transferred to attorney:	None
Collateral held by attorney:	None
Source of compensation:	Current wages

I certify that I am the attorney for the above named debtor, and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition, is as indicated above.

I further certify that the Debtor has been informed and has agreed that the compensation paid shall include the following legal services: (a) All conferences with the Debtor; (b) Preparation of Petition and Schedules; (c) Attendance at 341 First Meeting and attendance at reaffirmation and/or confirmation hearings; (d) Preparation of routine motions.

I have not agreed to share this compensation with any person other than members of the firm.

Date 07/07/2009

/s/ Andre LazarYoung
Andre LazarYoung

/s/ Glynn Beaty
Glynn Beaty
Bar No. 24026787
James C. Herring & Associates
6801 Sanger Aveune, Ste 190
Waco, TX 76710
Phone: (254) 399-9977 / Fax: (254) 399-9909

/s/ Debbie Lagail Young
Debbie Lagail Young

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Andre LazarYoung**
Debbie Lagail Young

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 07/07/2009

Signature /s/ Andre LazarYoung
Andre LazarYoung

Date 07/07/2009

Signature /s/ Debbie Lagail Young
Debbie Lagail Young